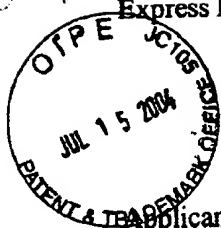


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17207-00007
PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#14
SMA
7-31-04

Applicant: Nabe et al. :
Serial No.: 09/751,859 : Art Unit: 2171
Filed: December 29, 2000 : Examiner: Te Y. Chen
For: METHODS AND SYSTEMS :
FOR ACCESSING MULTI- :
DIMENSIONAL CUSTOMER :
DATA :

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

Sir:

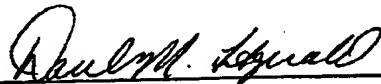
The following comments are in response to the Examiner's Statement of Reasons for Allowance in the Notice of Allowability dated April 20, 2004.

Applicants believe that the Statement of Reasons for Allowance in this case is improper as it merely restates certain limitations of the independent claims into the reasons for allowance. While Applicants believe that the claims are allowable, Applicants do not acquiesce that patentability resides only in the specific features restated in the Reasons for Allowance.

Also, reasons for allowance are only warranted in instances in which the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims (see 37 CFR §1.104(e)). In the present case, Applicants believe the record as a whole does make the reasons for allowance clear and therefore no statement by the Examiner is

necessary or warranted. Furthermore, Applicants do not necessarily agree with each statement in the reasons for allowance and do not necessarily agree with the Examiner's interpretation of the teachings of the cited art.

Respectfully submitted,



Daniel M. Fitzgerald
Registration No. 38,880
ARMSTRONG TEASDALE LLP
One Metropolitan Square, Suite 2600
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(314) 621-5070

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Daniel M. Fitzgerald	(Depositor's name)
<i>Daniel M. Fitzgerald</i>	(Signature)
7-15-04	(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/751,859	12/29/2000	Oumar Nabe	17207-00007	8540

TITLE OF INVENTION: METHODS AND SYSTEMS FOR ACCESSING MULTI-DIMENSIONAL CUSTOMER DATA

APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO.	\$1330	\$300	\$1630	07/20/2004
EXAMINER	ART UNIT	CLASS-SUBCLASS			
CHEN, TE Y	2171	707-102000			

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General Electric Capital Corporation

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Stamford, CT

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